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(54) Title: DYNAMIC ELECTRONIC COUPON FOR A MOBILE ENVIRONMENT

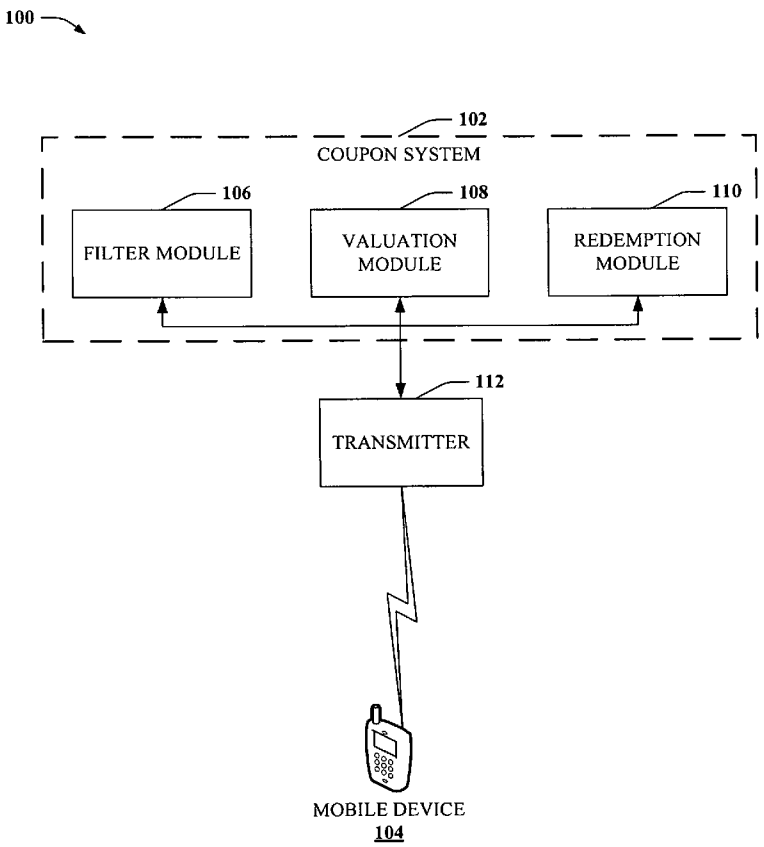


FIG. 1

(57) Abstract: Dynamic mobile coupons (DMCs) having a variable commercial value and/or other variable coupon characteristic are provided herein. By way of example, a DMC can be distributed to a mobile device based on criteria established by a sponsor of the DMC. A redemption value of the DMC can be variable and dynamically established based at least in part on data associated with a recipient mobile device. Upon redemption of the DMC at a retail entity, the value is fixed and applied to a transaction. Details of the transaction are provided to a remote clearinghouse that performs mediation and indemnification functions to finalize the transaction. As described, the subject disclosure provides a DMC that facilitates a rich and flexible mechanism to generate purchasing incentive for consumers in a mobile environment.

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